

YOUR BUSINESS INSURANCE SOLUTION WORKERS' COMPENSATION PROPOSAL

Prepared for: NV State Board of Athletic T 2735 Silverton Way Sparks, NV 89436

Proposed by: Leeds & York, LLC 6900 S Mccarran Blvd Suite 1010 Reno, NV 89509

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Total Estimated Annual Premium for Workers' Compensation: Policy Minimum Premium: \$452.00 (NV)	S 460.00
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Important Messages:	

This document is a proposal of insurance for the applicant indicated above. It is not to be used as proof of coverage, unless bound by an authorized agent.

THE HARTFORD HAS YOU COVERED

For more than 200 years, we've committed ourselves to helping people and businesses be prepared and protected so that when the unexpected happens they don't just endure... they prevail. If you're not one of them, talk to your agent or learn more at thehartford.com/PLAYON.

Workers' Compensation Proposal with

Property & Casualty Insurance Company of Hartford A member company of The Hartford 11/15/2014 - 11/15/2015

Part I - Workers' Compensation Insurance (Coverage A and C)

Statutory Coverage as provided by the following states:

Nevada

Coverage includes Medical and Loss of Income Benefits for injuries arising out of a work related injury.

Part II - Employers Liability Insurance Limits of Inst		surance		
Bodily Injury By Accident	\$	1,000,000	Each Accident	
Bodily Injury By Disease	\$	1,000,000	Policy Limit	
Bodily Injury By Disease	\$	1,000,000	Each Employee	

Rating Information:

State:

Nevada

Location: 01

Location Address:

2735 Silverton Way Reno, NV 89436

Class Code Description	Rate	Premium Basis (Rate per \$100 of Ex posu re)	Clas	ss Premium
8810 Clerical Office Employees Noc	.46	20,000	\$	92.00
State Recap:				
Total Class Premium			\$	92.00
Increased Limits Part Two		1.10%	\$	1.00
To Equal Increased Limits Minimum Premium			\$	119.00
Total Estimated Annual Standard Premium			\$	212.00
Expense Constant 0900			\$	240.00
Terrorism (9740) 20,000		.0200	\$	4.00
Catastrophe (9741) 20,000		.0200	\$	4.00
Total Estimated Annual Premium			\$	460.00

Premium is based on an estimated payroll and subject to annual audit.

At the inception of the policy period our records show that you have employees located in the following states:

Nevada

If you have employees working in any other states, please notify our office immediately. Merit and Experience Mods are tentative and subject to final calculation.

Notes:

With very few exceptions, every business with employees needs to carry workers' compensation insurance. Failure to provide coverage can result in stiff penalties for the employer, including substantial fines, criminal prosecution or responsibility by the employer for any workers' compensation benefits due an injured worker.

- Our basic broad form included in this proposal offers a number of enhancements <u>at no additional charge</u>. A few of these coverages include:
 - Voluntary Compensation Covered
 - Employer Liability Stop Gap in Monopolistic States
 - · Pay for reasonable Expenses, including Loss of Earnings

Cash flow is very important to business owners. Are you interested in paying your Workers' Compensation premium on a pay-as-you-go basis? Ask your insurance professional today about The Hartford's payroll billing solutions for Workers' Compensation. Benefits to business owners include:

- No large premium down-payment
- · Pay-as-you-go premium charges based on actual payroll
- · Mitigation of audit surprises at the end of the policy period

Direct Bill Options

The Hartford Direct Bill System puts you in control of making premium payments deciding the bill plan that best fits your budget.
YOU DECIDE HOW YOUR PAYMENTS ARE MADE...

- Repetitive EFT: Sign up for Repetitive Electronic Funds Transfer (EFT) and have payments automatically withdrawn
 from your bank account. This option saves you money by reducing the amount of the installment fee.
- Pay Online: Register at www.thehartford.com/servicecenter. Online Bill Pay is Quick Easy and Secure!
- . Pay by Check: Send a check with your remittance stub in the envelope enclosed with your bill
- Pay by Phone: Call toll-free 1-866-467-8730

The chart below illustrates how you may be billed based upon the bill plan you select. The due date(s) and minimum amount(s) due shown below were calculated based on the anticipated effective date of your policy provided as part of the quote process. These dates and amounts may change based on when your new policy is processed. State surcharges are fees that are assessed by the state(s) on the policy and paid by The Hartford to the appropriate government agency. The full amounts of these fees are typically included in the down payment according to state regulations.

Tota	l Annual Estimated Pre	mium for Workers' Con	pensation: \$460.00		
Bill Plan and Installments	Due Date(s) & Minimum Amount(s) Due		+ Installment Fee (EFT)	Or + Installment Fed (Non-EFT)	
Full Pay	12/08/14 - \$460.00		-	-	
Two Pay Down Payment Installment Final Installment	12/15/14 - \$276.00 05/15/15 - \$184.00		\$5.00 per Installment	\$7.00 per Installment	
Three Pay Down Payment Installment Remaining Installments	12/15/14 - \$184.00 04/15/15 - \$138.00 08/15/15 - \$138.00		\$5.00 per Installment	\$7.00 per Installment	
Four Pay Down Payment Installment Remaining Installments	12/15/14 - \$138.00 03/15/15 - \$115.00 06/15/15 - \$115.00 09/15/15 - \$92.00		\$5.00 per Installment	\$7.00 per Installment	
Ten Pay Down Payment Installment Remaining Installments	12/15/14 01/15/15 - \$38.46 02/15/15 - \$38.32 03/15/15 - \$38.32 04/15/15 - \$38.32 05/15/15 - \$38.32	- \$114.98 06/15/15 - \$38.32 07/15/15 - \$38.32 08/15/15 - \$38.32 09/15/15 - \$38.32	\$5.00 per Installment	\$7.00 per Installment	

An Installment Fee is assessed on each installment invoice except where prohibited by law.

Any down payment provided will be withdrawn immediately regardless of down payment date shown.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to this terrorism coverage is shown in the premium section(s) of this quote proposal or binder.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

- The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
- 3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Disclosure of Federal Share of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for 85% of that portion of insured losses attributable to certified acts of terrorism that exceeds the applicable insurer deductible. However, if aggregate industry insured losses under TRIA exceed \$100 Billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 Billion in a Program Year (January 1 through December 31), and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting. If you are not using this quote proposal, you can use Hartford's stand-alone TRIA disclosure form for quotes and binders, which is available on EBC or from the company.

Acknowledged and Acc	cepted By
(Signature of the Insured)	(Date)

Reference Number: 51WEC3016OC - 002

Total Estimated Annual Premium for Workers' Compensation: \$460